



United of Omaha/Mutual of Omaha/Omaha Insurance Company/United World

P.O. Box 3608

Omaha, NE 68103

Phone: 1-800-693-6083

www.mutualofomaha.com

- New Business Fax: 1-866-799-9076
- AM Best Rating: A+
- E&O: No
- Plans Offered: A, HF, F, G, N
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Approval Needed Before New Business: No (Both Resident and Non Resident)
- Spousal Discount: 7%-12% (Varies by State)
- Phone Interview: Random
- Effective Date: 1-28
 - o Open Enrollment: 6 Months
 - o UW/GI: 60 Days
- Application Submission:
 - o Fax
 - o E-App
 - o Mail
- Advancing Options: 12 Months or As Earned (0% Interest per Month)
- Commissions:
 - o Split Commissions on Application: Yes
 - o Part B Non-Commissionable: \$166 (2016)
 - o Advanced: Weekly
 - o GI: 50% Reduction
 - o 81+: 50% Reduction
- Rate Guarantee: 12 Months
- Agent Incentive Trip: Yes (Laguna Beach)
- Turnaround Time:
 - o Fax: 5-7 Days
 - o Mail: 5-7 Days
- Policy Fee: No
- Initial Draft: Receipt
- State Availability:
 - o MoO: AK,AL,CA,CO,FL,ID,IL,KS,LA,MO,MS,NC,NH,NY,PA,RI,WI,VT
 - o Omaha: AR,AZ,CT,DE,GA,IA,IN,KY,MI,MN,NE,ND,OK,OR,SC,SD,TN,VA,WV
 - o United: ME,MT,NJ,NM,UT,WA,WY
 - o United World: OH,TX

Commissions
- 22%- Street
- Call For Levels Above Street

07/2016

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting:
 - o Cancer: 2 Years
 - o Heart: 2 Years
 - o Stroke: 2 Years
 - o Tobacco: 12 Months
 - o Hospitalization: Last 2 Years, 3 or More Times
 - o Diabetics: Will Not Accept Insulin or Pill with High Blood Pressure
 - o Answer Tobacco on GI/OE Apps: Varies By State
 - o Height and Weight Chart: Yes
 - o MIB/RX Check: Yes
 - o PSA Reading: No

- Additional Notes:
 - o If agent writes a new client with current MoO product, no commission will be paid.
 - o If agent writes existing client with current MoO, commission reduced 75%.

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